

Certificate Number: 05781-RI-DE-026682308

Bankruptcy Case Number: 15-11918



05781-RI-DE-026682308

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 16, 2015, at 12:15 o'clock PM PST, Kim Chao completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Rhode Island.

Date: December 16, 2015 By: /s/Allison M Geving

Name: Allison M Geving

Title: President